

Information to identify the case:

Debtor 1	<u>Raymond C Allender</u>	Social Security number or ITIN	xxx-xx-0079
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Domini A Allender</u>	Social Security number or ITIN	xxx-xx-3857
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 12-22175-CMG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Raymond C Allender

Domini A Allender

10/4/17

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

♦ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

♦ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

♦ some debts which the debtors did not properly list;

♦ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

♦ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

♦ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

♦ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Raymond C Allender
 Domini A Allender
 Debtors

Case No. 12-22175-CMG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 39

Date Rcvd: Oct 04, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 06, 2017.

db/jdb
 cr
 Raymond C Allender, Domini A Allender, 644 Buenaventura Ct, Toms River, NJ 08753-3487
 +THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, c/o Koury, Tighe, Lapres, Bisulca & Sommm,
 1423 Tilton Road, Suite 9, Northfield,, NJ 08225-1857
 513038510 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
 (address filed with court: Am Honda Fin, 201 Little Falls Dr, Wilmington, DE 19808-1674)
 513038515 ++CONTRACT CALLERS INC, 501 GREENE STREET, STE 302, AUGUSTA GA 30901-4415
 (address filed with court: Cci, 1058 Claussen Rd Ste 110, Augusta, GA 30907-0301)
 513038518 Divsfd Svc I, 1824 W Grand Ave, Chicago, IL 60622-6721
 513038519 +Eichenbaum & Stylianou, LLC, 10 Forest Ave Ste 300, Paramus, NJ 07652-5238
 513038520 HPSC Inc. C/O Rothbard, Rothbard Et Al, 50 Park Pl Ste 1228, Newark, NJ 07102-4307
 513051811 +PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982
 513038522 Pnc Bank, PO Box 8310, Philadelphia, PA 19101
 513236865 THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW Y, C/O Koury, Tighe, Lapres, Bisulca & Sommm,
 1423 Tilton Road, Suite 9, Northfield, New Jersey 08225-1857
 515362929 +The Bank of New York Mellon fka The Bank of New, c/o Shellpoint Mortgage Servicing,
 P.O. Box 10826, Greenville, SC 29603-0826
 515362930 +The Bank of New York Mellon fka The Bank of New, c/o Shellpoint Mortgage Servicing,
 P.O. Box 10826, Greenville, SC 29603, The Bank of New York Mellon fka The Bank,
 c/o Shellpoint Mortgage Servicing 29603-0826
 513038526 +Thrift Investment Corp, 720 King George Post Rd, Fords, NJ 08863-1985
 513038527 +Thrift Investment Corp, 720 King Georges Rd, Fords, NJ 08863-1985

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Oct 04 2017 23:25:12 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 04 2017 23:25:10 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 lm +EDI: BANKAMER.COM Oct 04 2017 23:04:00 Bank of America, 2380 Performance Drive,
 Richardson, TX 75082-4333
 513054655 EDI: HNDA.COM Oct 04 2017 23:03:00 American Honda Finance Corporation,
 National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
 513038509 EDI: AFNIRECOVERY.COM Oct 04 2017 23:03:00 Afni, Inc., PO Box 3427,
 Bloomington, IL 61702-3427
 513339537 +EDI: ACCE.COM Oct 04 2017 23:03:00 Asset Acceptance LLC, PO Box 2036,
 Warren MI 48090-2036
 513038511 EDI: ACCE.COM Oct 04 2017 23:03:00 Asset Acceptance Llc, PO Box 1630,
 Warren, MI 48090-1630
 513038512 EDI: BANKAMER.COM Oct 04 2017 23:04:00 Bank Of America, PO Box 982238,
 El Paso, TX 79998-2238
 513127282 EDI: BANKAMER2.COM Oct 04 2017 23:03:00 FIA CARD SERVICES, N.A., PO Box 15102,
 Wilmington, DE 19886-5102
 513038513 EDI: BANKAMER.COM Oct 04 2017 23:04:00 Bank Of America, N.a., 450 American St,
 Simi Valley, CA 93065-6285
 513038514 +EDI: STFC.COM Oct 04 2017 23:04:00 Cach Llc, 4340 S Monaco St Unit 2,
 Denver, CO 80237-3485
 513038516 EDI: CITICORP.COM Oct 04 2017 23:04:00 Citi, PO Box 6241, Sioux Falls, SD 57117-6241
 513056706 EDI: DISCOVER.COM Oct 04 2017 23:03:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 513038517 EDI: DISCOVER.COM Oct 04 2017 23:03:00 Discover Fin Svcs Llc, PO Box 15316,
 Wilmington, DE 19850-5316
 513181917 +EDI: OPHSUBSID.COM Oct 04 2017 23:03:00 KEYSTONE RECOVERY PARTNERS LLC, SERIES A,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 514299116 +EDI: RESURGENT.COM Oct 04 2017 23:04:00 LVNV Funding LLC, c/o Resurgent Capital Services,
 PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC,
 c/o Resurgent Capital Services 29603-0587
 514299115 EDI: RESURGENT.COM Oct 04 2017 23:04:00 LVNV Funding LLC, c/o Resurgent Capital Services,
 PO Box 10587, Greenville, SC 29603-0587
 513038521 E-mail/Text: bankruptcydepartment@tsico.com Oct 04 2017 23:25:42 Nco Fin/09, PO Box 4935,
 Trenton, NJ 08650-4935
 513338183 EDI: PRA.COM Oct 04 2017 23:03:00 Portfolio Recovery Associates, LLC,
 c/o Jc Penney Consumer, POB 41067, Norfolk VA 23541
 513299018 EDI: PRA.COM Oct 04 2017 23:03:00 Portfolio Recovery Associates, LLC, c/o Household,
 PO Box 41067, Norfolk VA 23541
 513038523 +EDI: PRA.COM Oct 04 2017 23:03:00 Portfolio Recvry And Affil, 120 Corporate Blvd Ste 1,
 Norfolk, VA 23502-4952
 513142496 EDI: AGFINANCE.COM Oct 04 2017 23:03:00 SPRINGLEAF FINANCIAL SERVICES, PO BOX 3251,
 EVANSVILLE, IN 47731
 513038524 EDI: AGFINANCE.COM Oct 04 2017 23:03:00 Springleaf Financial S, PO Box 3251,
 Evansville, IN 47731-3251
 513038525 EDI: AGFINANCE.COM Oct 04 2017 23:03:00 Springlf Fin, 600 N Royal Ave,
 Evansville, IN 47715-2612
 513038528 E-mail/Text: ebn@unique-mgmt.com Oct 04 2017 23:25:32 Unique Ntl C, 119 E Maple St,
 Jeffersonville, IN 47130-3439

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 39

Date Rcvd: Oct 04, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

TOTAL: 25

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
513112785 HPSC, Inc.

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 06, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 4, 2017 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Brian E Caine on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS
TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWMBBS, INC., CHL MORTGAGE PASS-THROUGH TRUST 2005-02,
MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-02 bcaine@parkermccay.com,
BKcourtnotices@parkermccay.com
Denise E. Carlon on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,
AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWMBBS, INC., CHL MORTGAGE PASS-THROUGH TRUST 2005-02,
MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-02 dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
John M. Sommers on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS
TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWMBBS, INC., CHL MORTGAGE PASS-THROUGH TRUST 2005-02,
MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-02 JMSommers@KTLBSLAW.com, ktlbslaw@aol.com
John R. Morton, Jr. on behalf of Creditor Thrift Investment Corporation
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Joshua I. Goldman on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,
AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWMBBS, INC., CHL MORTGAGE PASS-THROUGH TRUST 2005-02,
MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-02 jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com
Marc C. Capone on behalf of Debtor Raymond C Allender mcapone@caponeandkeefe.com,
docs@caponeandkeefe.com
Marc C. Capone on behalf of Joint Debtor Domini A Allender mcapone@caponeandkeefe.com,
docs@caponeandkeefe.com

TOTAL: 9